

Information to identify the case:

Debtor 1 **Gabrielle E Homer**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3557**
EIN ____-____-____
Social Security number or ITIN ____-____-____
EIN ____-____-____

United States Bankruptcy Court **WESTERN DISTRICT OF
PENNSYLVANIA**

Date case filed for chapter **7 12/30/21**

Case number: **21-70476-JAD**

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Gabrielle E Homer	
2. All other names used in the last 8 years	aka Gabrielle E Waugh	
3. Address	192 Kagey Street Mineral Point, PA 15942	
4. Debtor's attorney Name and address	Jeffrey Wayne Ross Harold Shepley & Assoc. 209 West Patriot Street Somerset, PA 15501	Contact phone 814-444-0500 Email: jross@shepleylaw.com
5. Bankruptcy trustee Name and address	Eric E. Bononi 20 North Pennsylvania Avenue Greensburg, PA 15601	Contact phone 724-832-2499 Email: bankruptcy@bononilaw.com

For more information, see page 2 >

Debtor **Gabrielle E Homer**

Case number **21-70476-JAD**

6. Bankruptcy clerk's office	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 1/3/22
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .		
7. Meeting of creditors	February 9, 2022 at 09:00 AM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 4/11/22
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:
Gabrielle E Homer
Debtor

Case No. 21-70476-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Jan 03, 2022

User: culy
Form ID: 309A

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2022:

Recip ID	Recipient Name and Address
db	+ Gabrielle E Homer, 192 Kagey Street, Mineral Point, PA 15942-5918
15442873	Altoona Center for Oral and Maxillofacial, Dr. Adam C. Goddard, Altoona, PA 16602
15442874	+ AmeriHome Mortgage, P.O. Box 77423, Trenton, NJ 08628-7423
15442879	#+ Children's Community Pediatrics, 11279 Perry Hwy, Suite 450, Wexford, PA 15090-9394
15442881	+ Conemaugh Medical Center, 1086 Franklin Street, Johnstown, PA 15905-4398
15442882	Conemaugh Memorial Medical Center, ATTN: Patient Accounting, 1086 Franklin Street, Johnstown, PA 15905-4398
15442886	+ DLP, Conemaugh Physicians Group, P.O. Box 644633, Pittsburgh, PA 15264-4633
15442887	+ Dynamic Recovery Solutions, LLC, Attn: Bankruptcy, 135 Interstate Blvd., Greenville, SC 29615-5720
15442888	+ Estate Information Services, LLC db, EIS Collections, P.O. Box 1398, Reynoldsburg, OH 43068-6398
15442889	+ Indiana Regional Medical Center, 835 Hospital Road, P.O. Box 788, Indiana, PA 15701-0788
15442891	+ Lending Club Bank, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
15442892	Magee-Womans Hospital of UPMC, P.O. Box 382059, Pittsburgh, PA 15250-8059
15442896	+ Transworld Systems, Inc., 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159
15442898	+ UPMC Altoona, 620 Howard Avenue, Altoona, PA 16601-4804
15442897	+ University of Pittsburgh Physicians, 3601 Fifth Avenue, Pittsburgh, PA 15213-3403

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jross@shepleylaw.com	Jan 04 2022 02:46:00	Jeffrey Wayne Ross, Harold Shepley & Assoc., 209 West Patriot Street, Somerset, PA 15501
tr	+ EDI: BEEBONONI.COM	Jan 04 2022 07:43:00	Eric E. Bononi, 20 North Pennsylvania Avenue, Greensburg, PA 15601-2337
smg	EDI: PENNDEPTREV	Jan 04 2022 07:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 04 2022 02:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 04 2022 07:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 04 2022 02:47:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreregion03.pi.ecf@usdoj.gov	Jan 04 2022 02:47:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: RECOVERYCORP.COM	Jan 04 2022 07:43:00	PRA Receivables Management, LLC, PO Box

District/off: 0315-7

User: culy

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			41021, Norfolk, VA 23541-1021
15442875	+ EDI: AMEREXPR.COM	Jan 04 2022 07:43:00	Amex, Correspondence/Bankruptcy, P.O. Box 981540, El Paso, TX 79998-1540
15442876	+ Email/Text: bankruptcy@usecapital.com	Jan 04 2022 02:47:00	Capital Accounts, Attn: Bankruptcy Dept., P.O. Box 140065, Nashville, TN 37214-0065
15442877	+ EDI: CAPITALONE.COM	Jan 04 2022 07:43:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15442880	EDI: WFNNB.COM	Jan 04 2022 07:43:00	Comenity Bank, Attn: Bankruptcy, P.O. Box 182125, Columbus, OH 43218-2125
15442883	+ Email/Text: bdsupport@creditmanagementcompany.com	Jan 04 2022 02:47:00	Credit Management Company, P.O. Box 16346, Pittsburgh, PA 15242-0346
15442884	EDI: DISCOVER.COM	Jan 04 2022 07:43:00	Discover Bank, P.O. Box 15410, Wilmington, DE 19850-5410
15442885	EDI: DISCOVER.COM	Jan 04 2022 07:43:00	Discover Financial, Attn: Bankruptcy, P.O. Box 3025, New Albany, OH 43054-3025
15442878	EDI: JPMORGANCHASE	Jan 04 2022 07:43:00	Chase Card Services, Attn: Bankruptcy, P.O. Box 15298, Wilmington, DE 19850
15442890	+ Email/Text: processing@keybridgedmed.com	Jan 04 2022 02:47:00	Keybridge Medical Revenue, Attn: Bankruptcy, 2348 Baton Rouge Avenue, Lima, OH 45805-1167
15442893	+ Email/PDF: resurgentbknofications@resurgent.com	Jan 04 2022 02:46:23	Resurgent Capital Services, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
15442895	EDI: RMSC.COM	Jan 04 2022 07:43:00	Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
15442894	+ EDI: RMSC.COM	Jan 04 2022 07:43:00	Synchrony Bank, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15443340	+ EDI: RMSC.COM	Jan 04 2022 07:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 05, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 3, 2022 at the address(es) listed below:

District/off: 0315-7

User: culy

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Date Rcvd: Jan 03, 2022

Form ID: 309A

Total Noticed: 34

Name	Email Address
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Eric E. Bononi	bankruptcy@bononilaw.com pa69@ecfbis.com
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Jeffrey Wayne Ross	on behalf of Debtor Gabrielle E Homer jross@shepleylaw.com bk@shepleylaw.com
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Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
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TOTAL: 3